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CLAIMS AS AMENDED 8-30-04

What is claimed is:

1. (Four Times Amended) A system, comprising:

a remote input;

entry means in the remote input for receiving entry of an offered amount being offered by a transactor and a second amount;

calculating means in the remote input for recording any excess of the offered amount relative to the second amount or the second amount relative to the offered amount;

entering means for entering an identifier that identifies the transactor;

applying means responsive to said remote input and said identifier entering means for applying at least a part of the excess as a credit or debit to an account predetermined on the basis of said identifier, wherein the account in which the excess is placed is determined by the transactor; and

said account being identified independent of data in the remote input.

2. (Previously Three Times Amended) A system as in claim 1, wherein applying means includes apportioning means for apportioning at least part of the excess to one or more accounts predetermined on the basis of said identifier.
3. (Previously Twice Amended) A system as in claim 2, wherein said remote input means includes a display for displaying the excess and remains.
4. (Previously Amended) A system as in claim 2, wherein printout means prints out the status one or more accounts.
5. (Previously Amended) A system as in claim 2, wherein said identifier entering means includes means for entering changes in the apportionment.
6. (Previously Amended) A system as in claim 2, wherein said apportioning means includes means for allocating a portion of the excess to charity donee accounts with each apportionment.
7. A system as in claim 6, wherein said apportioning means includes means for transferring the portion of the excess for the charity donee account directly to the charity donee with each apportionment.

8. (Previously Twice Amended) A system as in claim 2, wherein said apportionment means includes:

charity storage means for storing names of a plurality of qualified charities;

bank storage means for storing names of a number of banks;

account storage means for storing numbers of client accounts;

entry means for entering the names of charities and banks so as to establish an entered name for each entry of a name;

comparison means responsive to said storage means and said entry means for comparing each entered name with a stored name to determine if the entered name matches a stored name;

assignment means responsive to said comparison means for assigning a charity or a bank to an account when the charity or the bank has been entered;

recording means responsive to said account storage means for recording money entries into one or more said accounts; and

allocating means responsive to said account storage means for registering an allocation of parts of monies recorded into one or more accounts among the charities and banks entered for that account.

9. (Previously Amended) A system as in claim 1, wherein said identifier means includes receiving means for receiving a card having data including the account.

10. (Previously Amended) A system as in claim 9, wherein said apportioning means includes a central processor remote from the entry means for receiving data from the entry means.

11. (Previously Twice Amended) A system as in claim 1, further comprising printout means coupled to said entry means, said entering means, and said applying means for printing out the amount or amounts entered and applied.

12. (Three Times Amended) A system as in claim 2, wherein the identifier indicates the relationship of apportioning among an account or accounts independent of the of data in the entry means.

13. (Three Times Amended) In a computer system, a point of sale operating method, comprising:

entering a number corresponding to a price of a product into a remote input; entering an amount corresponding to an amount being offered;

determining any excess of the amount relative to the price or the price relative to the amount;

entering a coded identifier;

applying at least a part of the excess to an account as established by the coded identifier; and

crediting or debiting the excess to the account established by the coded identifier, wherein the account in which the excess is applied is determined by the transactor;

the account being identified with said coded identifier being independent of said remote input.

14. A method as in claim 13, wherein said applying step returns any remains from the excess, after applying.

15. (Four Times Amended) A method as in claim 13, wherein said applying step includes an apportioning step for apportioning at least a part of the excess to one or more accounts determined by the coded identifier.

16. (Previously Canceled)

17. (Previously Amended) A method as in claim 15, wherein said step of apportioning includes entering changes in the apportionment.

18. (Previously Twice Amended) A method as in claim 15, wherein said step of apportioning includes allocating a portion of the excess to one or more charity donee accounts with each apportionment.

19. (Previously Amended) A method as in claim 18, wherein said apportioning step includes transferring a portion of the excess for a charity donee account directly to a charity donee with each apportionment.

20. (Previously Canceled)

21. (Twice Amended) A system as in claim 2, wherein said apportioning means includes a central processor remote from the entry means for receiving the data from the entering means.

22. (Previously Canceled)

23. (Previously Canceled)

24. (Previously Canceled)

25. (Previously Canceled)

26. (Previously Canceled)

27. (Previously Canceled)

28. (Previously Canceled)

29. (Previously Canceled)

30. (Previously Canceled)

31. (Three Times Amended) A system, comprising:

an entry station for entering an amount corresponding to a sum being offered in a transaction and an amount being asked in the transaction;

said entry station including a code reader or a keyboard for receiving an identifier that identifies a transactor in the transaction;

a calculating device in the remote input for recording an excess from amounts in the transaction;

a processor remote from said entry station and responsive to said code reader or keyboard for applying at least apart of the excess as a credit or debit to an account or accounts on the basis of said identifier of said transactor, wherein the account in which the excess is placed is determined by the transactor, and

said account or accounts being identified independent of data in the remote input.

32. (Previously Added) A system as in claim 1, wherein cash from a coupon or rebate is converted into financial credits for transfer to one predetermined account.

33. (Previously Added) A system as in claim 1, wherein cash from a coupon or rebate is converted into financial credits for transfer to one or more predetermined accounts.

34. (Previously Added) A method as in claim 13, wherein cash from a coupon or rebate is converted into financial credits for transfer to one predetermined account.

35. (Previously Added) A method as in claim 13, wherein cash from a coupon or rebate is converted into financial credits for transfer to one or more predetermined accounts.

36. (Previously Added) A system as in claim 1, wherein the transactor makes a direct deposit into one predetermined account.

37. (Previously Added) A system as in claim 1, wherein the transactor makes a direct deposit into one or more predetermined accounts.

38. (Previously Added) A method as in claim 13, wherein the transactor makes a direct deposit into one predetermined account.

39. (Previously Added) A method as in claim 13, wherein the transactor makes a direct deposit into one or more predetermined accounts.

40. (Previously Added) A system as in claim 1, wherein said account predetermined on the basis of said identifier is a default account.

41. (Previously Added and Now Amended) A method as in claim 13, wherein the step of applying at least a part of the excess to an account as determined by the coded identifier includes the account being a default account.

42. (Previously Added) A system as in claim 1, wherein said identifier is a PIN number.

43. (Previously Added) A method as in claim 13, wherein the step of entering a card identifier includes entering a PIN number.

44. (Previously Added) A system as in claim 1, wherein said entering means for entering an identifier that identifies the transactor includes a sensor responsive to electromagnetic radiation.

45. (Previously Added) A system as in claim 44, wherein said sensor responsive to electromagnetic radiation is a bar code reader.

46. (Previously Added And Now Amended) A method as in claim 13, wherein the step of entering a coded identifier includes reading electromagnetic radiation with a sensor responsive to electromagnetic radiation.

47. (Previously Added And Now Amended) A method as in claim 46, wherein the step of entering a coded identifier includes reading electromagnetic radiation with a bar code reader.

48. (Previously Added) A system as in claim 1, wherein said entering means for entering an identifier that identifies the transactor includes a sensor responsive to magnetic signals.

49. (Previously Added) A system as in claim 48, wherein said sensor responsive to electromagnetic radiation is a smart card reader.

50. (Previously Added And Now Amended) A method as in claim 13, wherein the step of entering a coded identifier includes reading magnetic signals with a sensor responsive to magnetic signals.

51. (Previously Added And Now Amended) A method as in claim 50, wherein the step of entering a coded identifier includes reading magnetic signals from a smart card.

52. (Previously Added) A system as in claim 1, wherein said identifier is carried on a credit or debit card.

53. (Previously Added And Now Amended) A method as in claim 13, wherein the step of entering a coded identifier includes entering a credit or debit card.

54. (New) A method as in claim 13, wherein the step of entering a coded identifier includes entering a card identifier.

55. (New) A system as in claim 31, wherein the code reader is a card reader.